

FIG. 1

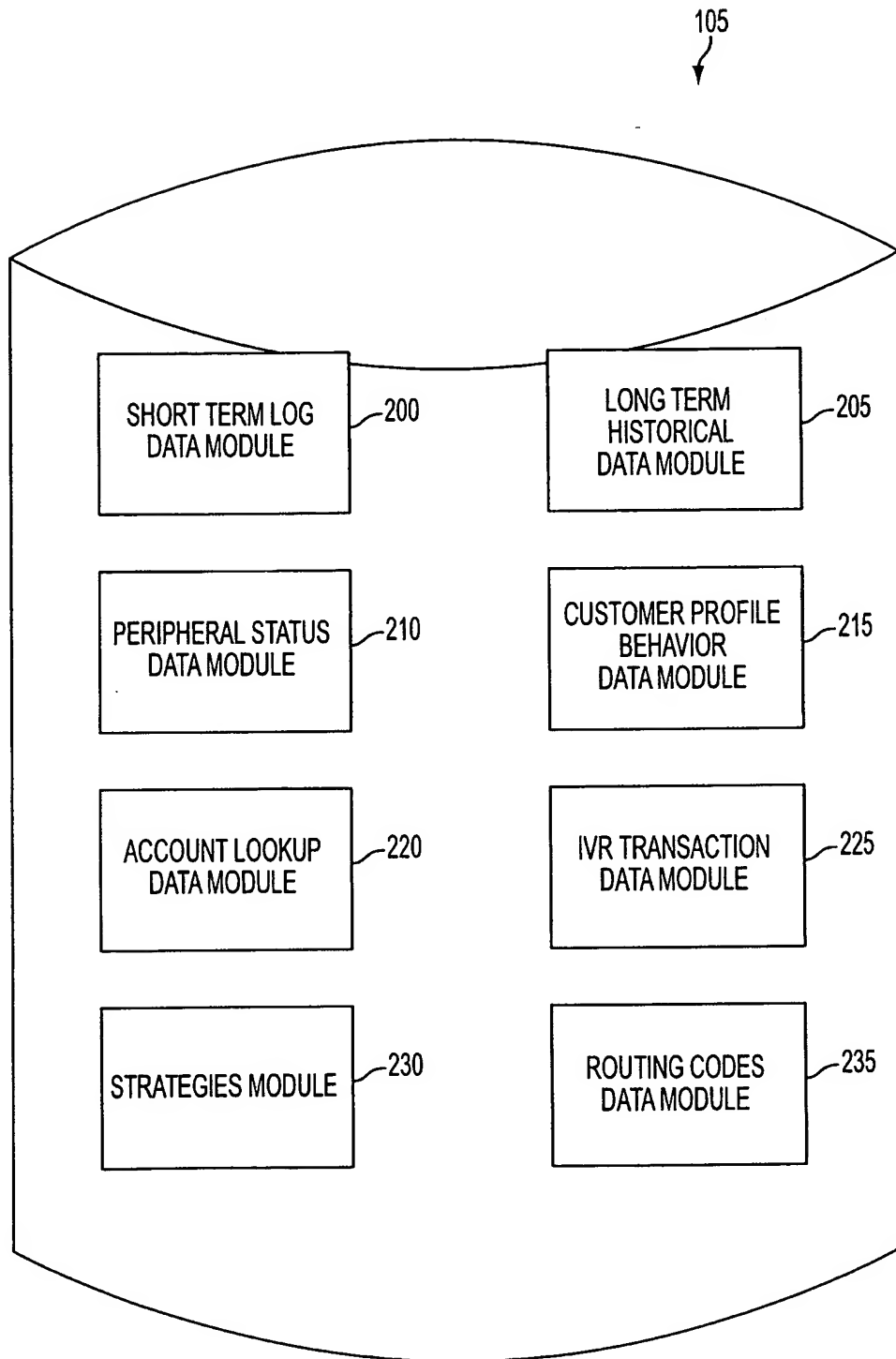


FIG. 2

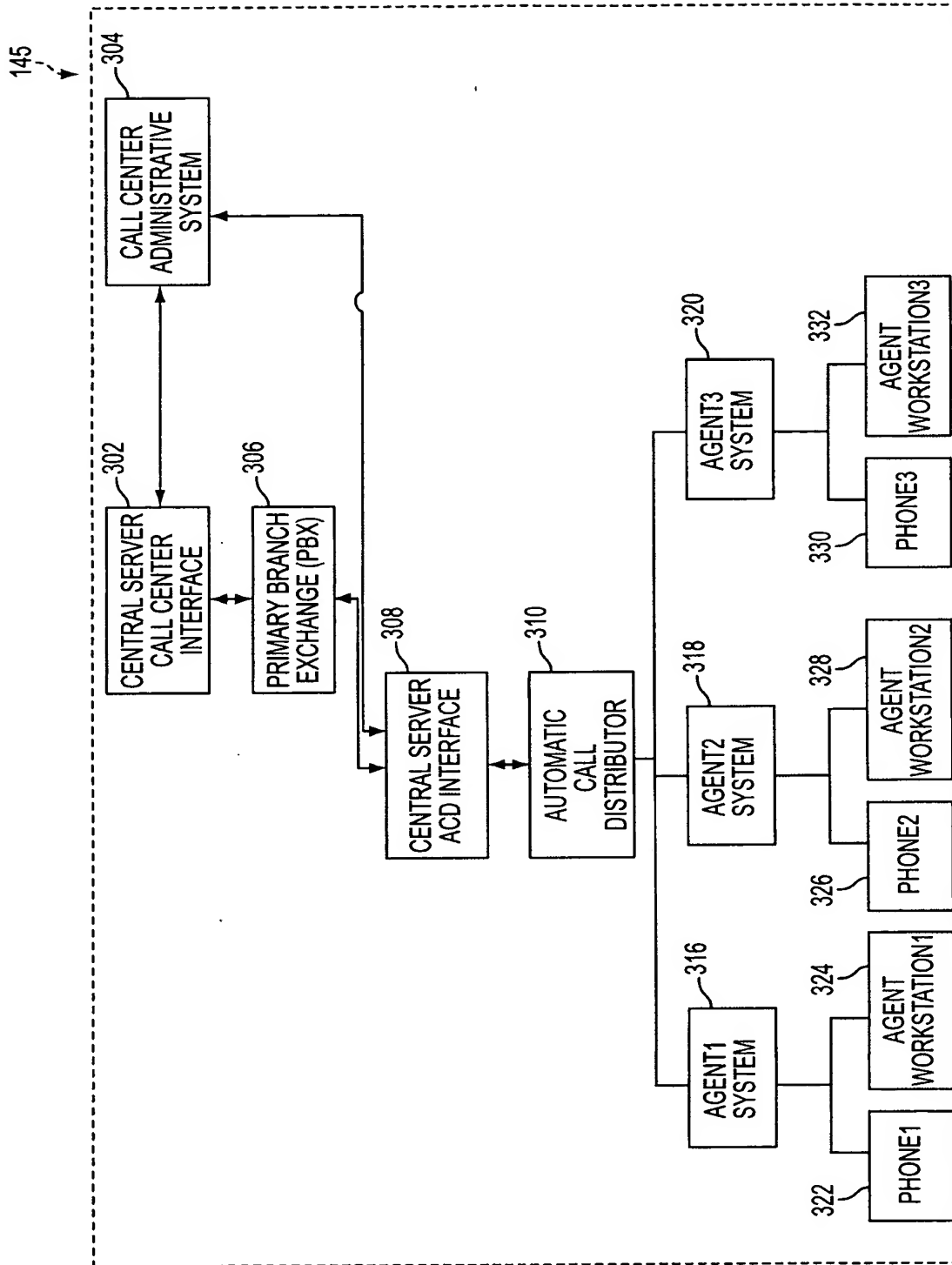


FIG. 3

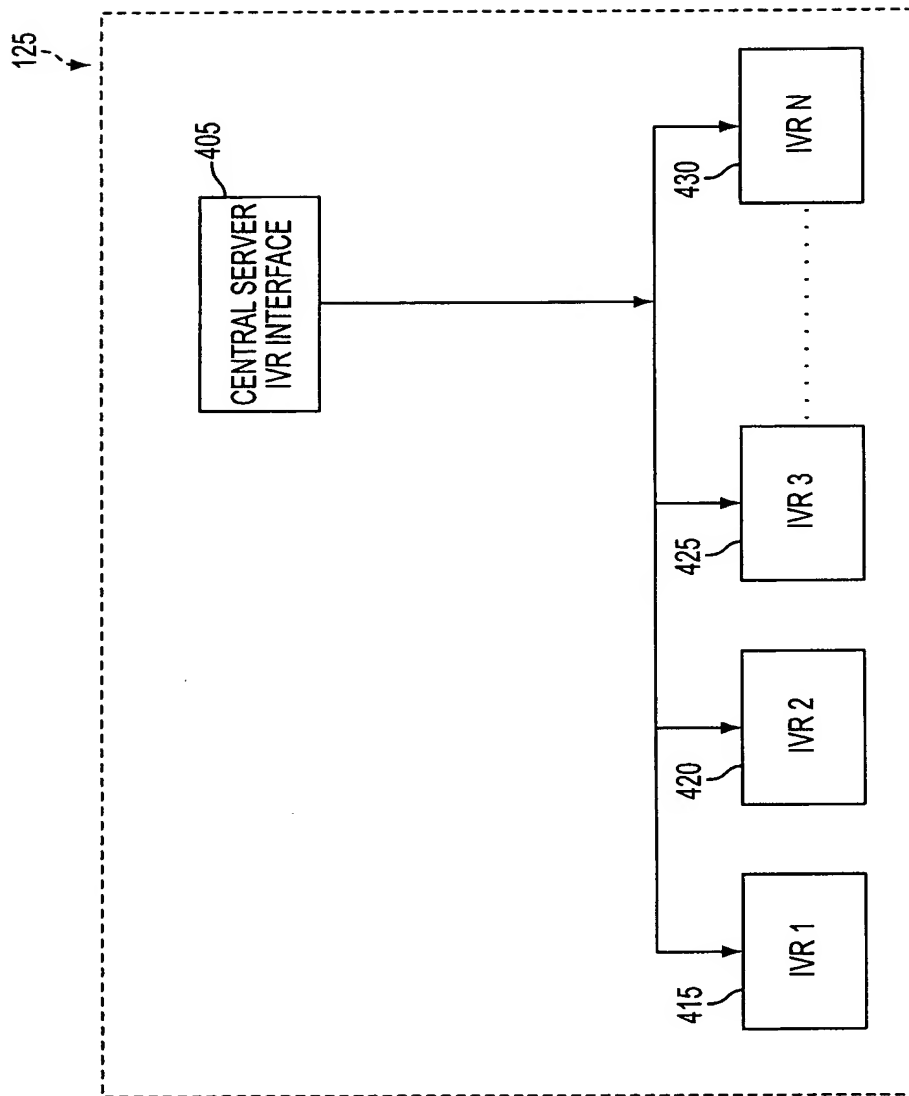
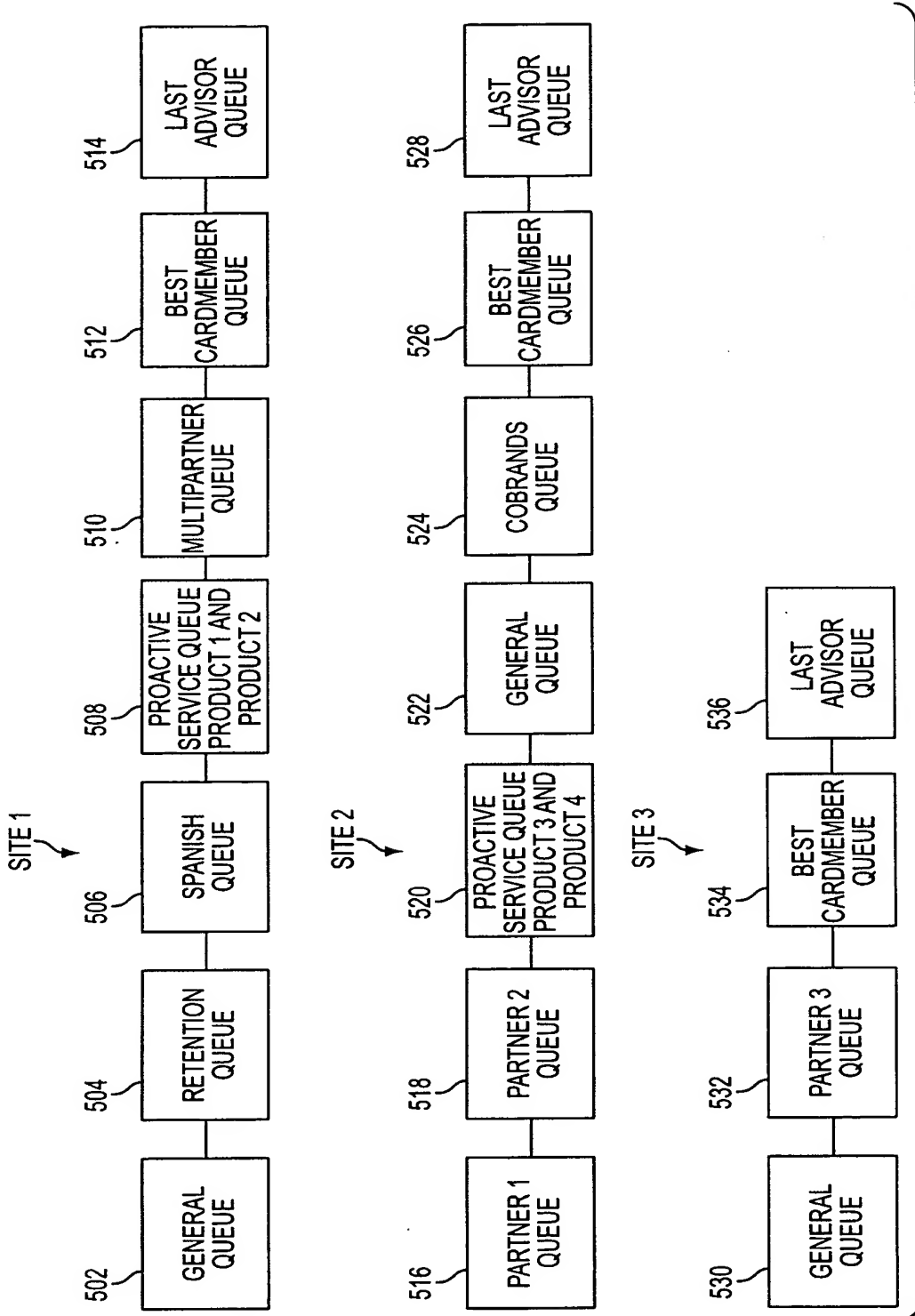


FIG. 4



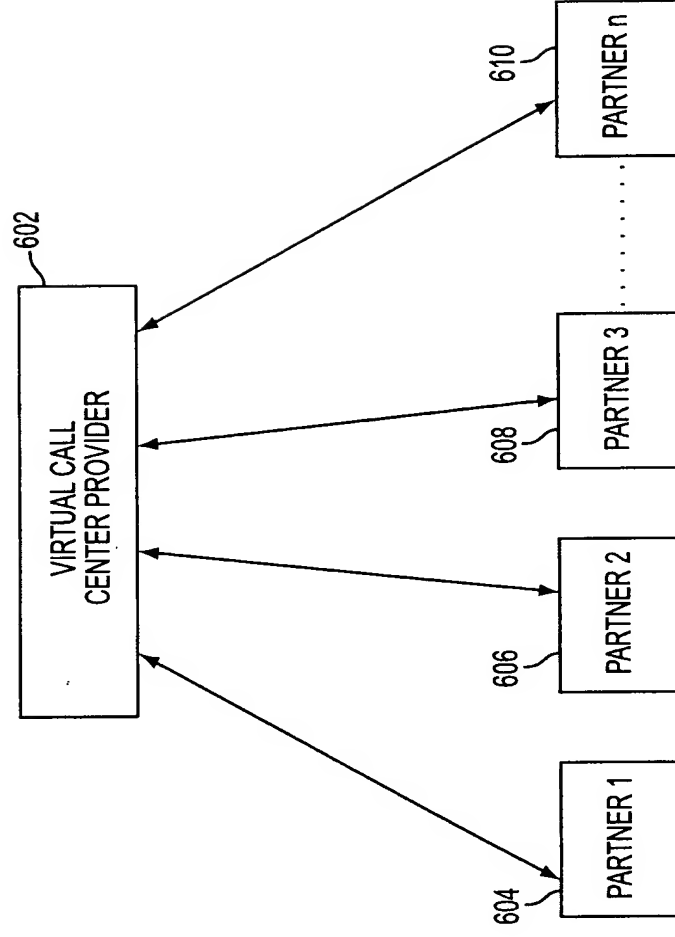


FIG. 6

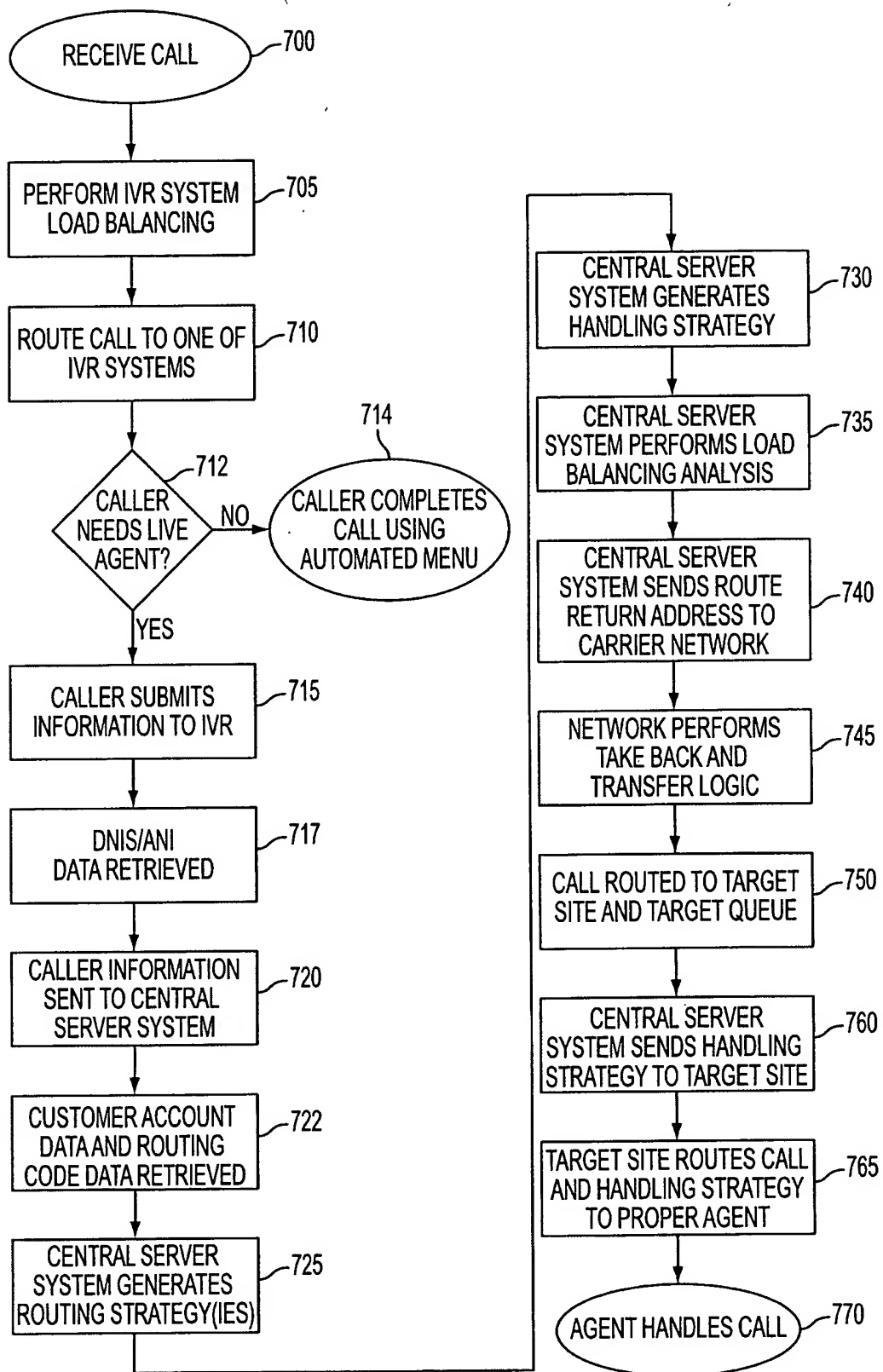


FIG. 7

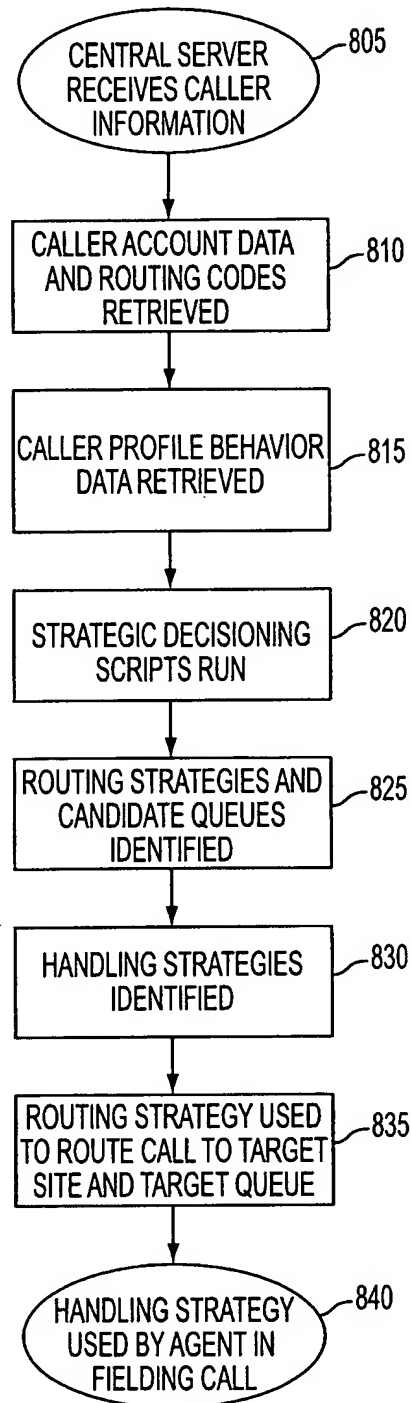


FIG. 8



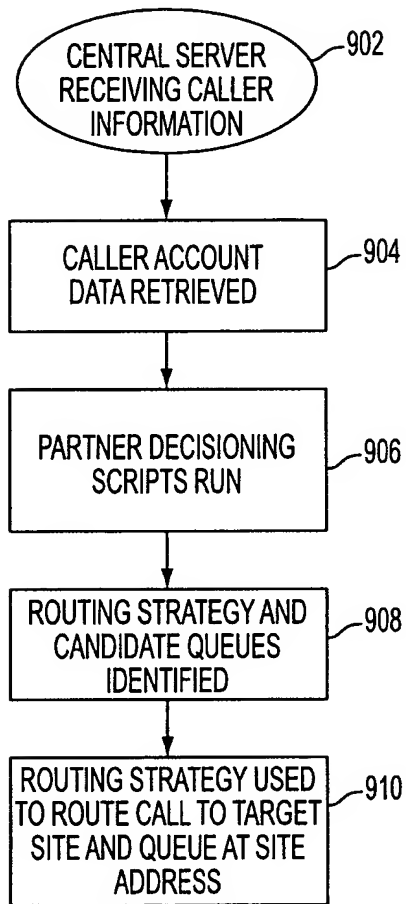


FIG. 9

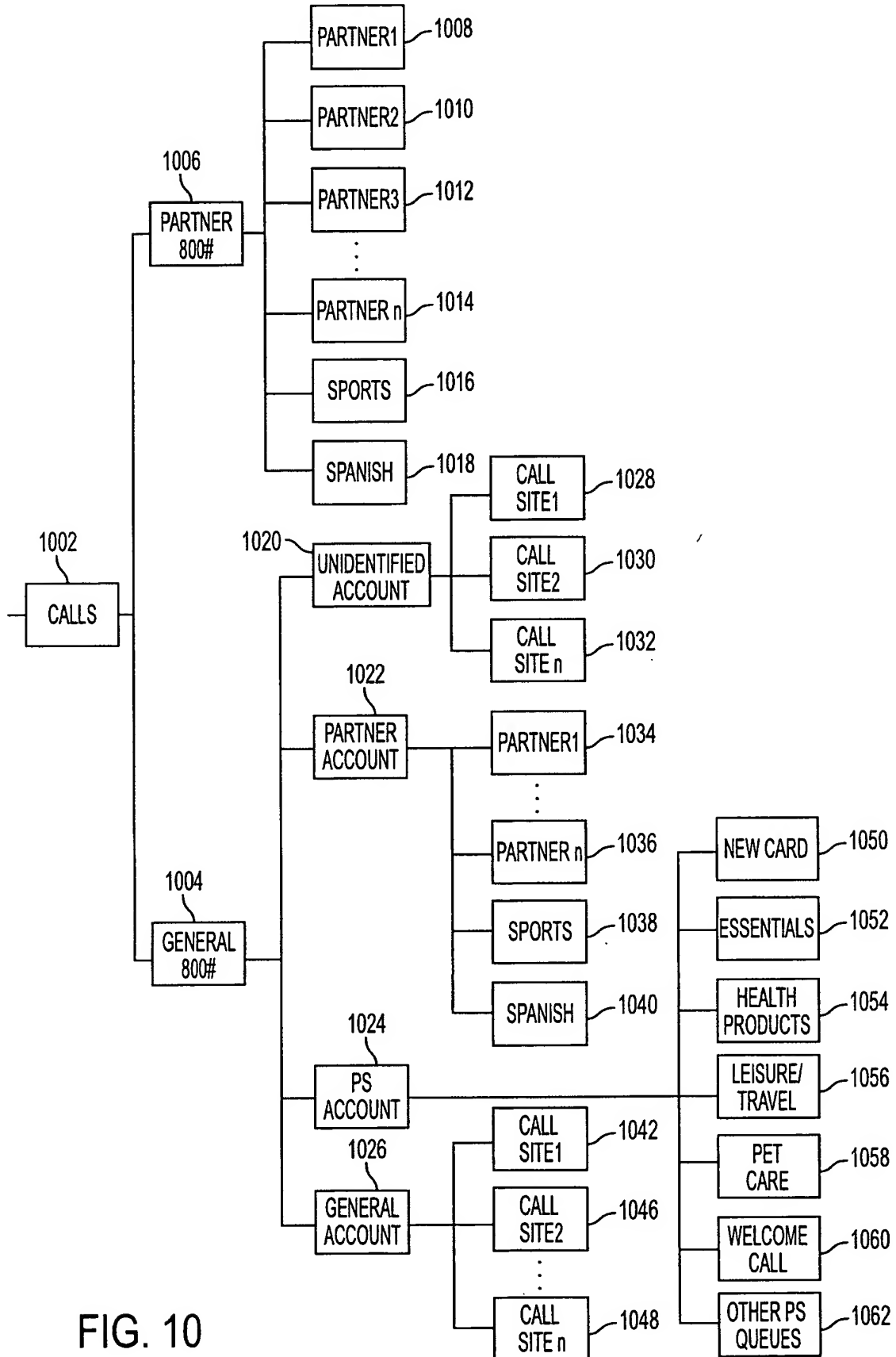


FIG. 10

FIG. 11

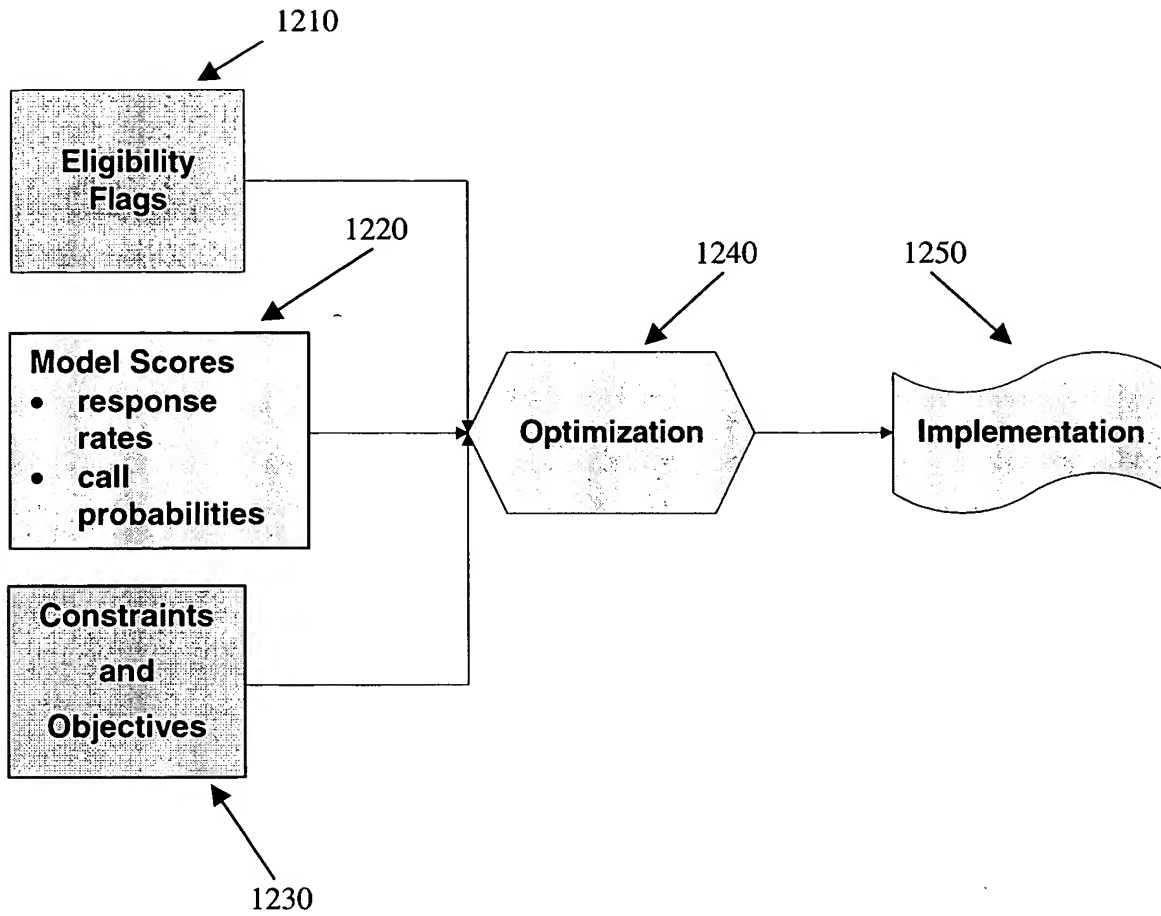


FIG. 12

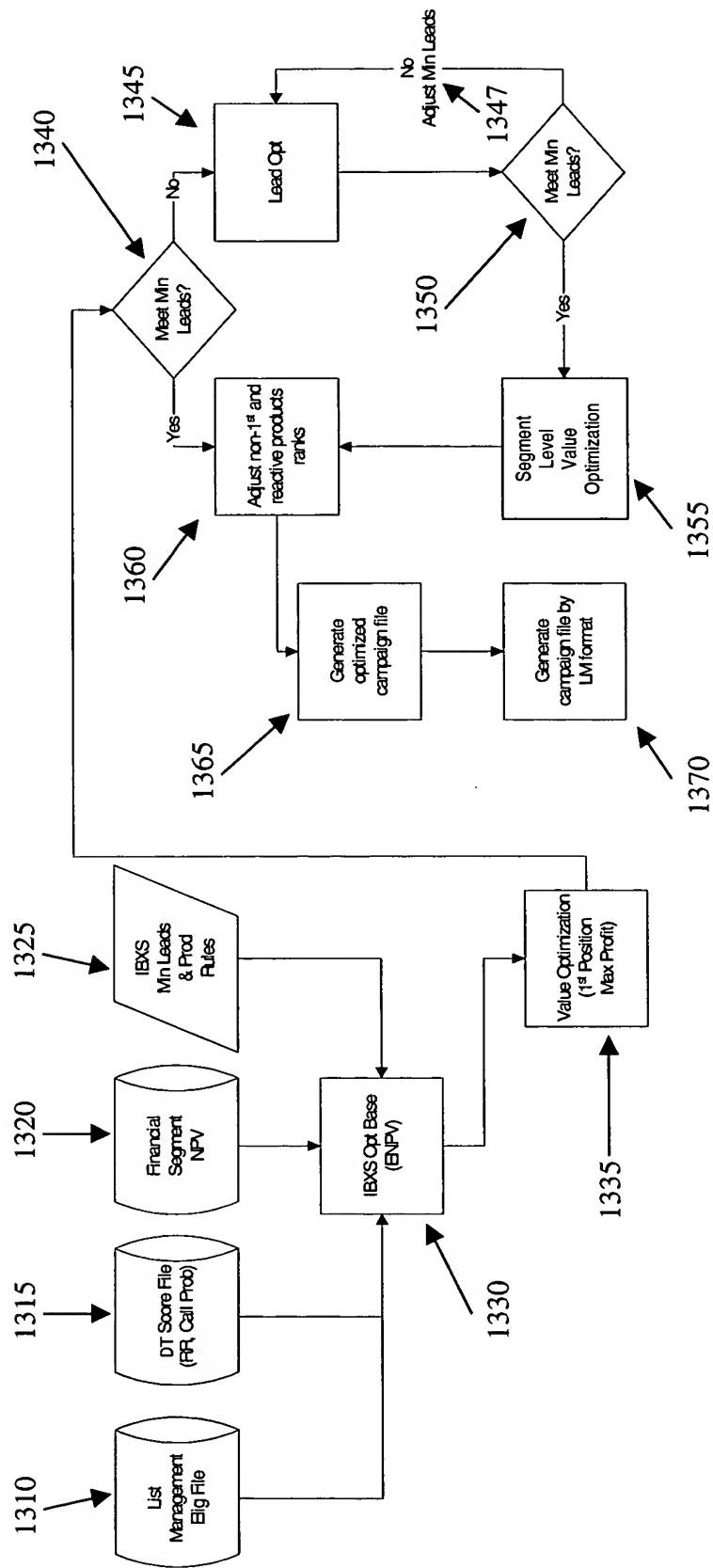


FIG. 13

Eligibility Segment				Data		Decision Variables					Mean ENPV				
FP	HE	PVG	OCR	Freq	Call Prob	FP	HE	PVG	OCR	Sum	FP	HE	PVG	OCR	Sum
0	0	0	0	26,593,119	5.51%	-	-	-	-	-	\$	-	\$	-	-
0	0	0	1	219,297	8.52%	-	-	-	219,297	219,297	\$	-	\$	-	17,962
0	0	1	0	542,156	6.26%	-	-	542,156	-	542,156	\$	-	\$	0.12	62,886
0	0	1	1	2,752,114	4.69%	-	-	1,745,908	980,703	2,726,611	\$	-	\$	0.07	171,425
0	1	0	0	1,509,598	6.79%	-	1,509,598	-	-	1,509,598	\$	-	\$	0.48	722,622
0	1	0	1	69,281	9.42%	-	69,281	-	-	69,281	\$	-	\$	0.43	29,919
0	1	1	0	155,271	8.66%	-	155,271	-	-	155,271	\$	-	\$	0.37	58,166
0	1	1	1	2,846,775	8.22%	-	1,734,839	1,111,936	-	2,846,775	\$	-	\$	0.33	722,059
1	0	0	0	291,641	9.94%	291,641	-	-	-	291,641	\$	0.28	\$	-	82,755
1	0	0	1	41,028	10.69%	41,028	-	-	-	41,028	\$	0.25	\$	-	10,287
1	0	1	0	868,290	9.38%	868,290	-	-	-	868,290	\$	0.33	\$	0.23	285,956
1	0	1	1	1,006,779	8.16%	1,006,779	-	-	-	1,006,779	\$	0.23	\$	0.17	232,410
1	1	0	0	30,310	8.45%	-	30,310	-	-	30,310	\$	0.25	\$	0.99	29,987
1	1	0	1	100,036	11.20%	100,036	-	-	-	100,036	\$	0.32	\$	0.66	31,962
1	1	1	0	251,246	10.76%	-	251,246	-	-	251,246	\$	0.27	\$	0.80	200,645
1	1	1	1	5,841,681	10.35%	2,592,226	3,249,455	-	-	5,841,681	\$	0.26	\$	0.67	2,841,601
				43,118,622	6.60%	4,900,000	7,000,000	3,400,000	1,200,000	Opt Lead	\$	0.27	\$	0.10	5,500,644
						4,900,000	7,000,000	3,400,000	1,200,000	Min Lead					Max

FIG. 14

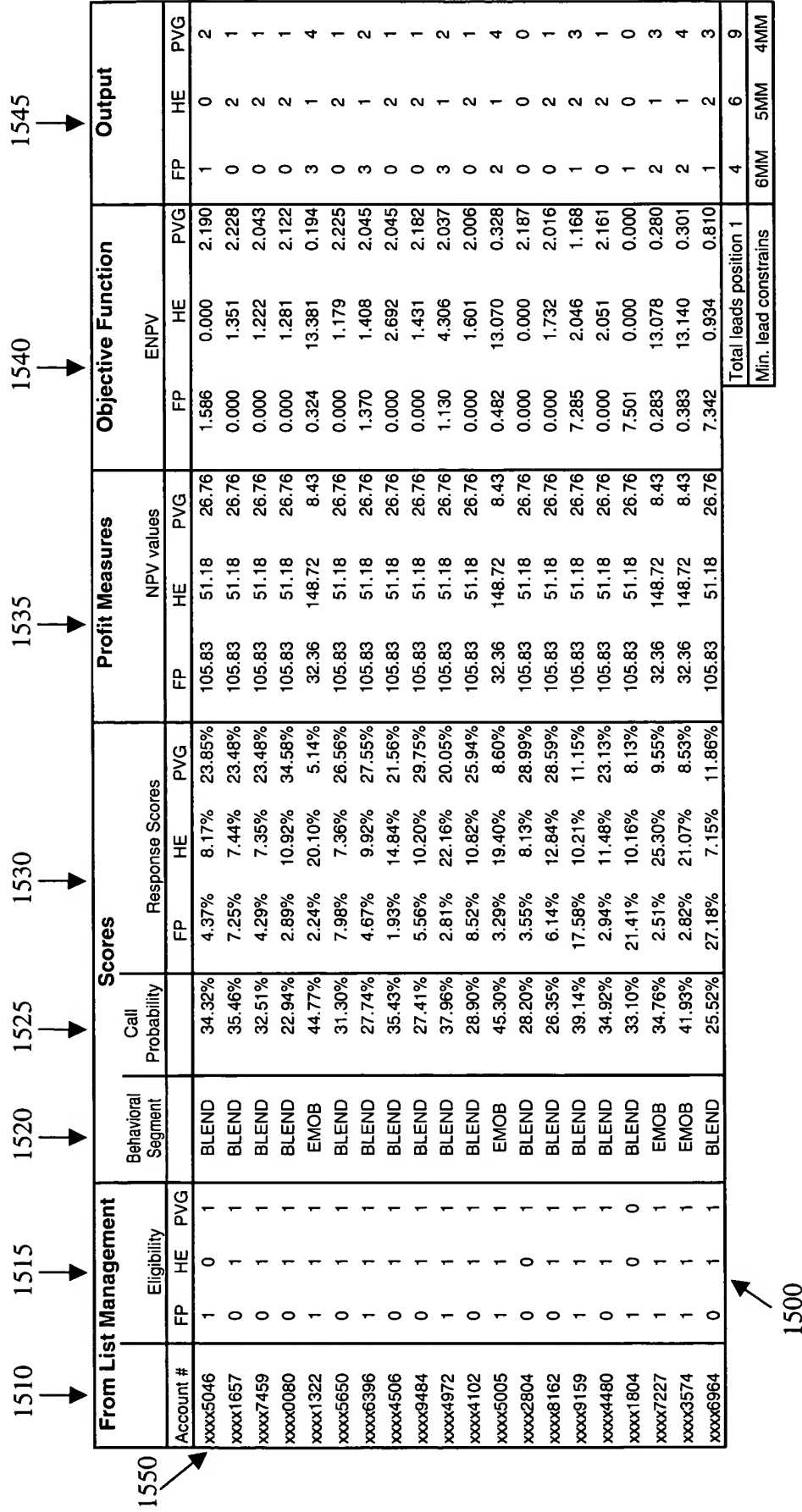


FIG. 15